WHAT IS CLAIMED IS:

1. A method for authenticating a user access to an information system over a communications network, comprising the steps of:

validating a user login information item, wherein the user login information item includes at least one of a user identifier and a password;

determining a contractual relationship between a user and an information system provider, wherein the contractual relationship is determined by matching the user login information item with a contractual relationship data item located in at least one database of the information system provider; and

validating a status of the determined contractual relationship between the user and the information system provider, wherein the status is validated by examining a contractual relationship status item located in the at least one database of the information system provider.

2. The method according to claim 1, wherein the information system is a Web-based information system.

3. The method according to claim 1, wherein the communications network is an Internet.

4. A method for determining an access privilege of a user over a communications network, comprising the steps of:

associating a service with at least one type of a contractual relationship, wherein the type is a category of contractual relationship identified by a first contractual relationship data item located in at least one database of an information system provider;

determining the type of the contractual relationship between a user and an information system provider, wherein the contractual relationship is determined by matching a user login information item with a second contractual relationship data item located in the at least one database of the information system provider and wherein the type of contractual relationship

between a user and an information system provider is identified by the first contractual relationship data item located in the at least one database of the information system provider; and

granting the access privilege for the service to the user, wherein the service is associated with the at least one type of the contractual relationship between the user and the information system provider.

5. The method according to claim 4, wherein the service is at least one of a program, a feature, a menu item, an object, an application, a set of data, and a link.

6. The method according to claim 4, wherein the communications network is an Internet.

7. A method for generating at least one of a computer system user account, a network user account, and an information system user account, comprising the steps of:

determining a contractual relationship between a user and an information system provider, wherein the contractual relationship is determined by matching a user data item with a contractual relationship data item located in at least one database of the information system provider;

validating a status of the determined contractual relationship between the user and the information system provider, wherein the status is validated by examining a contractual relationship status item located in the at least one database of the information system provider; and

creating at least one of the computer system user account, the network user account, and the information system user account using information from the status and the contractual relationship.

8. A system for authenticating a user access to an information system, comprising:

a program memory;

a storage device, wherein the storage device contains at least one of a contractual

relationship data item and a user login information item; and

a processor, wherein the processor is adapted to:

(i) load the contractual relationship data item into the program memory;

(ii) load the user login information item into the program memory;

(iii) load the contractual relationship status item into the program memory;

(iv) validate the user login information item, wherein the user login information item includes at least one of a user identifier and a password;

(v) determine a contractual relationship between a user and an information system provider, wherein the contractual relationship is determined by matching the user login information item with the contractual relationship data item located in at least one database of the information system provider; and

(vi) validate a status of the determined contractual relationship between the user and the information system provider, wherein the status is validated by examining a contractual relationship status item located in the at least one database of the information system provider.

9. A system for determining an access privilege of a user, comprising:

a program memory;

a storage device, wherein the storage device contains a first contractual relationship data item and a second contractual relationship data item; and

a processor, wherein the processor is adapted to:

(i) load the first contractual relationship data item into the program memory;

(ii) load the second contractual relationship data item into the program memory;

(iii) associate a service with at least one type of a contractual relationship, wherein the type is a category of contractual relationship identified by the first contractual relationship data item located in at least one database of an information system provider;

(iv) determine the type of the contractual relationship between a user and an information system provider, wherein the contractual relationship is determined by matching

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5   a user login information item with a second contractual relationship data item located in the at

least one database of the information system provider and wherein the type of contractual

relationship between a user and an information system provider is identified by the first

contractual relationship data item located in the at least one database of the information

system provider; and

10   (v) grant the access privilege for the service to the user, wherein the service is

associated with the at least one type of the contractual relationship between the user and the

information system provider.

10. A system for generating at least one of a computer system user account, a network user

15   account, and an information system user account, comprising:

a program memory;

a storage device, wherein the storage device contains a contractual relationship data

item and a contractual relationship status item; and

a processor, wherein the processor is adapted to:

20   (i) load the contractual relationship data item into the program memory;

(ii) load the contractual relationship status item into the program memory;

(iii) determine contractual relationship between a user and an information

system provider, wherein the contractual relationship is determined by matching a user data

item with the contractual relationship data item located in at least one database of the

25   information system provider;

(iv) validate a status of the determined contractual relationship between the

user and the information system provider, wherein the status is validated by examining the

contractual relationship status item located in the at least one database of the information

system provider; and

30   (v) create at least one of the computer system user account, the network user

account, and the information system user account using information from the status and the

contractual relationship.

5   11. A medium for storing instructions adapted to be executed by a processor to perform the

steps of:

determining a contractual relationship between a user and an information system

provider, wherein the contractual relationship is determined by matching a user data item

with a contractual relationship data item located in at least one database of the information

10   system provider;

validating a status of the determined contractual relationship between the user and the

information system provider, wherein the status is validated by examining a contractual

relationship status item located in the at least one database of the information system

provider; and

15   creating at least one of the computer system user account, the network user account,

and the information system user account using information from the status and the contractual

relationship.